

22-10857MDC

matters as well as ask for more advocacy help from agencies as well as family members in document review, etc.

My home is very important to me and I am intent on doing everything within my ability to preserve it and am happy to make whatever adjustments and sacrifices necessary to maintain it. This house was purchased, along with my two older children, who have since abandoned residency as well as all responsibility for the property financial and otherwise. My son Johan C. Bollers has recently provided me with a document rescinding ownership and any legal claim to the house, as he has said that he regrets his actions towards me. My daughter, Shamane Cave appears to be reluctant to do the honorable thing even after they both notified M&T the mortgagor that wanted their names off the house several years ago. I love and want to preserve my home as it represents a major accomplishment for me and a testament to my hard work after immigrating to the United States, from Guyana in South America, where life was often very difficult financially, in 2006, being sponsored by my sister, and given the opportunity to bring seven of my eight children (age limits) and my wife, now ex-spouse on my visa. I encouraged them all to pursue higher education here in the United States and they did but this created a rift and they perceived themselves on a higher level and grew arrogant towards me. My sister who sponsored us all and housed us initially as we got settled as well as encouraged us to pursue and purchase the house we admired disapproved of their disposition towards me and towards Americans and so they have not communicated with her also for several years.

Since the home was purchased by three people and I am the only purchaser who is maintaining the home and the only one who has been residing in it for the past several years and is assuming the mortgage responsibility I would like to be able to seek a modification by using only my income as my two adult children show no interest in paying for, living in or maintaining the house in any way and I will further implore my daughter Shamane Cave to do the right thing since she has no interest in taking any responsibility for the house and as I hold a strong affection for what my home represents and want to maintain it.

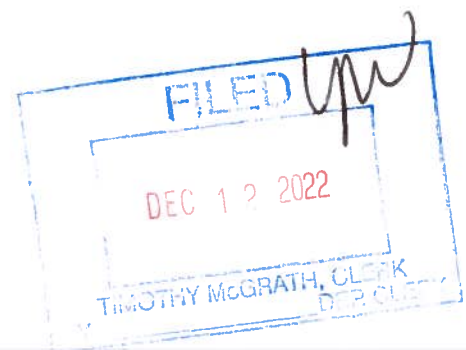
I am asking the court to grant me a reinstatement of my most recent arrangements and if I have failed in any respect as to the matter to please allow me to resolve these situations and continue to maintain my home as I have made consistent showing that this is indeed my desire and my pursuit.

I am stating as to the best of my understanding of the situation, please let me know if I am of any misunderstanding. Thank you very much for your time and consideration.

Sincerely,

Colin A Bollers

Colin A. Bollers



Fill in this information to identify the case:

Debtor 1 Colin A. Bollers
(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of Pennsylvania

Case number 22-10857 MDC

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

Lakeview Loan Servicing, LLC

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☒ No

☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

M&T Bank

Name

P.O. Box 840

Number Street

Buffalo, NY 14240-0840

City State Zip Code

Contact phone

Contact Email

Where should payments to the creditor be sent? (if different)

M&T Bank

Name

ATTN: Payment Processing, P.O. Box 1286

Number Street

Buffalo, NY 14240-1288

City State Zip Code

Contact phone

Contact Email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

☒ No

☐ Yes. Claim number on court claims registry (if known)

Filed on

MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No

☐ Yes. Who made the earlier filing?



MOUNT AIRY POSTAL STORE
6711 GERMANTOWN AVE
PHILADELPHIA, PA 19119-9997
(800)275-8777

09/02/2022

01:14 PM

| Product | Qty | Unit Price | Price |
|-------------------------|-----|------------|---------|
| PM Express 1-Day | 1 | | \$26.95 |
| Flat Rate Env | | | |
| Memphis, TN 38101 | | | |
| Flat Rate | | | |
| Signature Waiver | | | |
| Scheduled Delivery Date | | | |
| Tue 09/06/2022 06:00 PM | | | |
| Money Back Guarantee | | | |
| Tracking #: | | | |
| EI501205622US | | | |
| Insurance | | | \$0.00 |
| Up to \$100.00 included | | | |
| Total | | | \$26.95 |
| Grand Total: | | | \$26.95 |
| Cash | | | \$26.95 |

Every household in the U.S. is now
eligible to receive a third set
of 8 free test kits.
Go to www.covidtests.gov

Save this receipt as evidence of
insurance. For information on filing an
insurance claim go to
<https://www.usps.com/help/claims.htm>
or call 1-800-222-1811

Text your tracking number to 28777 (2USPS)
to get the latest status. Standard Message
and Data rates may apply. You may also
visit www.usps.com USPS Tracking or call
1-800-222-1811.

Preview your Mail
Track your Packages
Sign up for FREE @
<https://informedelivery.usps.com>

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: <https://postalexperience.com/Pos>
or scan this code with your mobile device.



or call 1-800-410-7426.

UFN: 416558-0140



CHESTNUT HILL
8225 GERMANTOWN AVE
PHILADELPHIA, PA 19118-9997
(800)275-8777

10/19/2022

01:51 P

| Product | Qty | Unit Price | Pric |
|-----------------------------|-----|------------|---------|
| Priority Mail® | 1 | | \$9.91 |
| Window FR Env | | | |
| Buffalo, NY 14240 | | | |
| Flat Rate | | | |
| Expected Delivery Date | | | |
| Sat 10/22/2022 | | | |
| Tracking #: | | | |
| 9510 8152 1402 2292 5809 05 | | | |
| Insurance | | | \$0.00 |
| Up to \$100.00 included | | | |
| Signature | | | \$3.65 |
| Confirm | | | |
| Affixed Postage | | | -\$0.60 |
| Affixed Amount: \$0.60 | | | |
| Total | | | \$12.95 |

Grand Total: \$12.95

Debit Card Remit \$12.95
Card Name: VISA
Account #: XXXXXXXXXXXX3212
Approval #: 025059
Transaction #: 724
Receipt #: 027555
Debit Card Purchase: \$12.95
AID: A0000000980840 Chip
AL: US DEBIT
PIN: Verified

Text your tracking number to 28777 (2USPS)
to get the latest status. Standard Message
and Data rates may apply. You may also
visit www.usps.com USPS Tracking or call
1-800-222-1811.

Save this receipt as evidence of
insurance. For information on filing an
insurance claim go to
<https://www.usps.com/help/claims.htm>
or call 1-800-222-1811

Preview your Mail
Track your Packages
Sign up for FREE @
<https://informedelivery.usps.com>

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: <https://postalexperience.com/Pos>
or scan this code with your mobile device.



MOUNT AIRY POSTAL STORE
6711 GERMANTOWN AVE
PHILADELPHIA, PA 19119-9997
(800)275-8777

11/10/2022 03:02 PM

| Product | Qty | Unit Price | Price |
|---|-----|------------|---------|
| Priority Mail® Buffalo, NY 14240 Weight: 0 lb 0.20 oz Expected Delivery Date Mon 11/14/2022 Certified Mail® Tracking #: 70220410000047164110 | 1 | | \$9.40 |
| | | | \$4.00 |
| Total | | | \$13.40 |
| Grand Total: | | | \$13.40 |
| Cash | | | \$15.00 |
| Change | | | -\$1.60 |

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit www.usps.com USPS Tracking or call 1-800-222-1811.

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm> or call 1-800-222-1811

Preview your Mail
Track your Packages
Sign up for FREE @
<https://informedelivery.usps.com>

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: <https://postalexperience.com/Pos>
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 416558-0140
Receipt #: 840-51900110-1-4982104-2
Clerk: 16



CONTINENTAL
615 CHESTNUT ST LBBY
PHILADELPHIA, PA 19106-9997
(800)275-8777

09/29/2022 11:53 AM

| Product | Qty | Unit Price | Price |
|---|-----|------------|---------|
| FM Express 1-Day Flat Rate Env Buffalo, NY 14240 Flat Rate Signature Waiver Scheduled Delivery Date Fri 09/30/2022 06:00 PM Money Back Guarantee Tracking #: EI099415641US Insurance Up to \$100.00 included | 1 | | \$26.95 |
| Total | | | \$30.00 |

Grand Total: \$30.00
Cash \$30.00
Change -\$3.05

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm> or call 1-800-222-1811

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit www.usps.com USPS Tracking or call 1-800-222-1811.

Preview your Mail
Track your Packages
Sign up for FREE @
<https://informedelivery.usps.com>

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: <https://postalexperience.com/Pos>
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 416594-0114
Receipt #: 840-51900099-2-4993628-2
Clerk: 25



IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Colin A. Bollers

Debtor(s)

CHAPTER 13

Lakeview Loan Servicing, LLC

Movant

vs.

NO. 22-10857 MDC

Colin A. Bollers

Debtor(s)

Kenneth E. West

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$8,057.00**, which breaks down as follows:

| | |
|------------------------------------|--|
| Post-Petition Payments: | May 2022 through August 2022 at \$1,754.75/month |
| Fees & Costs Relating to Motion: | \$1,038.00 |
| Total Post-Petition Arrears | \$8,057.00 |

2. The Debtor(s) shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$8,057.00**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$8,057.00** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 1, 2022 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,754.75 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

April 7, 2022

Colin A. Bollers
120 W. Sharpnack Street
Philadelphia PA 19119

RE: **CHAPTER 13 BANKRUPTCY CASE #22-10857MDC13**

Dear Colin:

Your Chapter 13 bankruptcy petition was filed with the court on 4/04/2022 and assigned case number **22-10857MDC13**. As we discussed during your office visit, you are required to make your Chapter 13 bankruptcy payments directly to the court-appointed trustee. **Your first monthly payment in the amount of \$2,400 is due on May 4, 2022.**

You are required to make your payment directly to the trustee. **THE PREFERRED METHOD BY THE TRUSTEE IS** through the automated and online payment option of TFS BILLPAY. Information to sign up for this convenient option is attached to this letter.

If you do not have access to a computer, your trustee payments can be sent in directly in the form of a certified check or money order. No personal checks are accepted. Such payments must be sent by regular mail to P.O. Box 1799, Memphis, TN 38101-1799. All certified checks and money orders should be made payable to Kenneth E. West, Trustee, and your name and bankruptcy case number (22-10857MDC13) should be indicated clearly on the payment. If you miss a payment to the trustee, your case can be dismissed, and you will again be subject to litigation from your creditors.

If you have a mortgage, you must continue to keep your monthly mortgage payments current, or else your mortgage company will move to have your case dismissed. Likewise, you are responsible for making all current payments on incoming bills such as utilities, car loans (unless being paid in the plan), and taxes. If you are uncertain as to what you should be paying, please call us. It is very important that you follow these instructions. If you foresee any problems with regard to your obligations to the trustee, or if you have any other questions or concerns, please contact our office at once. Thank you.

Sincerely, CIBIK LAW, P.C.



Michael A. Cibik

61624677-3



RE: COLIN A BOLLERS

DATE:

10/18/2022

52-0133
112

\$1,800.00

PAY TO THE ORDER OF M&T BANK
One Thousand Eight Hundred AND 00/100

DRAWER: TD BANK, N.A.

**NON NEGOTIABLE**

AUTHORIZED SIGNATURE

The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.



RE: COLIN A BOLLERS

OFFICIAL CHECK

61601114-2

DATE:

09/29/2022

52-0133
112PAY TO THE ORDER OF M & T Bank
One Thousand Seven Hundred Fifty AND 00/100

\$1,750.00

DRAWER: TD BANK, N.A.

**NON NEGOTIABLE**

AUTHORIZED SIGNATURE

The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.



RE: COLIN A BOLLERS

OFFICIAL CHECK

61624734

DATE:

11/10/2022

PAY TO THE ORDER OF M&T BANK

One Thousand Seven Hundred Ninety AND 00/100

\$1,790.00

DRAWER: TD BANK, N.A.

The Bank will not stop payment on this Official Bank Check and reimburse the



RE: COLIN A BOLLERS

OFFICIAL CHECK

61624591 7

09/02/2022

DATE:

52-0133
112

PAY TO THE ORDER OF KENNETH E. WEST TRUSTEE.
One Thousand AND 00/100

\$1,000.00

DRAWER: TD BANK, N.A.



Security
Features
Details on
Back.

The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.

NON NEGOTIABLE

AUTHORIZED SIGNATURE

MP



RE: COLIN A BOLLERS

OFFICIAL CHECK

61586375 5

DATE:

05/09/2022

52-0133
112

PAY TO THE ORDER OF KENNETH E. WEST TRUSTEE.
Two Thousand Four Hundred AND 00/100

\$2,400.00

DRAWER: TD BANK, N.A.



Security
Features
Details on
Back.

The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.

NON NEGOTIABLE

AUTHORIZED SIGNATURE